

Information to identify the case:

Debtor 1 **Kelsey J. Fernandez**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4758**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Illinois**

Case number: **18-27971**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kelsey J. Fernandez

January 3, 2019

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Kelsey J. Fernandez
 Debtor

Case No. 18-27971-DLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 24

Date Rcvd: Jan 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2019.

db
 27135811 +Kelsey J. Fernandez, 1342 Highridge Pkwy, Westchester, IL 60154-3425
 +Alejandro Fernandez, c/o Johnson & Associates, P.C., 887 N. LaSalle St.,
 Chicago, IL 60610-3219
 27135812 +Alejandro Fernandez, 2519 S. Stratford Av., Westchester, IL 60154-5317
 27189175 +Art of Natural Healing, 7627 Lake St, Suite 201, River Forest, IL 60305-1878
 27135815 Bank of America, Business Card, PO Box 15796, Wilmington, DE 19886-5796
 27135816 +Chase, P.O. Box 6026 Mailcode IL1-0054, Chicago, IL 60680-6026
 27135818 CitiCards, Costco Anywhere Visa, P.O. Box 790046, Saint Louis, MO 63179-0046
 27135819 +Coldwell Banker, 219 W. Hillgrove Av., La Grange, IL 60525-2301
 27135820 Fifth Third Bank, PO Box 740789, Cincinnati, OH 45274-0789
 27135822 +Go-elf/glelsi, 2401 International Lane, Madison, WI 53704-3121
 27135823 +Glelsi/key Bank, 2401 International Lane, Madison, WI 53704-3121
 27135824 +Janet Maxwell Wickett, 350 S. Northwest Highway, Suite 300, Park Ridge, IL 60068-4262
 27135825 +LendingUSA, Attn: Bankruptcy Dept, 15303 Ventura Blvd. Suite 850,
 Sherman Oaks, CA 91403-6630
 27135827 PNC Bank, PO Box 856177, Louisville, KY 40285-6177

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

27189174 EDI: HNDA.COM Jan 04 2019 06:03:00 Acura Financial Services, Po Box 168088,
 Irving, TX 75016-8088
 27135813 EDI: AMEREXP.COM Jan 04 2019 06:03:00 American Express, SimplyCash Plus Bus. Credit Card,
 Box 0001, Los Angeles, CA 90096-8000
 27135814 EDI: BANKAMER.COM Jan 04 2019 06:03:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998
 27189193 EDI: CHASE.COM Jan 04 2019 06:03:00 Chase Card Services, 201 North Walnut Street,
 Attn: Mark Pascale, Mail Stop DE-1-1406, Wilmington DE 19801-2920
 27135817 +EDI: CHASE.COM Jan 04 2019 06:03:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 27189194 +E-mail/Text: collectionbankruptcies.bancorp@53.com Jan 04 2019 01:19:31 Fifth Third Bank,
 1850 East Paris SE, Grand Rapids MI 49546-6210
 27135826 +E-mail/Text: electronicbkydocs@nelnet.net Jan 04 2019 01:18:54 Nelnet Loans, Attn: Claims,
 Po Box 82505, Lincoln, NE 68501-2505
 27135828 +EDI: STFL.COM Jan 04 2019 06:03:00 Suntrust Mortgage, Attn: Bankruptcy,
 P.O. Box 85092 MC VA-WMRK-7952, Richmond, VA 23286-0001
 27141199 +EDI: RMSC.COM Jan 04 2019 06:03:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 27135829 +EDI: RMSC.COM Jan 04 2019 06:03:00 Synchrony Bank/TJX, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

27135821* Fifth Third Bank, P.O. Box 740789, Cincinnati, OH 45274-0789

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2019 at the address(es) listed below:

David P Leibowitz, ESQ dleibowitz@lakelaw.com,
 il64@ecfcbis.com;dl@trustesolutions.com;dl@trustesolutions.net;ECF@lodpl.com
 David P Lloyd on behalf of Debtor 1 Kelsey J. Fernandez court docs@davidlloydllaw.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3